

**IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE)
)
William S. Duffett) Case No. 18-24794 CMB
) Chapter 13
Debtor(s))
)
)

AMENDMENT COVER SHEET

Amendment(s) to the following petition, list(s), schedule(s), or statement(s) are transmitted herewith:

Specify reason for amendment. Debtor is amending his Schedule A to include a property he is co-signed on. Schedule C is being amended to exempt the equity. Schedule D is being amended to include the mortgage with PNC Bank.

☐ Voluntary Petition.
☐ Official Form 6 Schedules (Itemization of Changes Must be Specified)
☐ Summary of Schedules
☒ Schedule A – Real Property
☐ Schedule B - Personal Property
☒ Schedule C – Property Claimed as Exempt
☒ Schedule D – Creditors holding Secured Claims }
Check one:
☒ Creditor(s) added
☐ NO creditor(s) added
☐ Creditor(s) deleted
☐ Schedule E – Creditors Holding Unsecured Priority Claims
Check one:
☐ Creditor(s) added
☐ NO creditor(s) added
☐ Creditor(s) deleted
☐ Schedule F – Creditors Holding Unsecured Nonpriority Claims
Check one:
☐ Creditor(s) added
☐ NO creditor(s) added
☐ Creditor(s) deleted
☐ Schedule G – Executory Contracts and Unexpired Leases
Check one:
☐ Creditor(s) added
☐ NO creditor(s) added
☐ Creditor(s) deleted

____ Schedule H – Codebtors
____ Schedule I - Current Income of Individual Debtor(s)
____ Schedule J- Current Expenditures of Individual Debtor(s)
____ Statement of Financial Affairs
____ Chapter 7 Individual Debtor's Statement of Intention
____ Chapter 11 List of Equity Security Holders
____ Chapter 11 List of Creditors Holding 20 Largest Unsecured Claims
____ Disclosure of Compensation of Attorney for Debtor
____ Other:

NOTICE OF AMENDMENT(S) TO AFFECTED PARTIES

Pursuant to Fed.R.Bankr.P. 1009(a) and Local Rule 1009-1, I certify that notice of the filing of the amendment(s) checked above has been given this date to the U.S. Trustee, the trustee in this case and to entities affected by the amendment as follows:

Office of the United States Trustee
Liberty Center
1001 Liberty Avenue, Suite 970
Pittsburgh, PA 15222

Ronda J. Winnecour, Trustee
Suite 3250, USX Tower
600 Grant Street
Pittsburgh, PA 15219

PNC Bank
Mortgage Servicing Mailstop P5-PCLC-01-I
2730 Liberty Avenue
Pittsburgh PA 15222-0000

Date: May 29, 2019

/s/ Lauren M. Lamb
Lauren M. Lamb, Esquire
Attorney for the Debtor

STEIDL & STEINBERG
Suite 2830, Gulf Tower
707 Grant Street
Pittsburgh, PA 15219
(412) 391-8000
Llamb@steidl-steinberg.com
PA I.D. No. 209201

Fill in this information to identify your case:

Debtor 1	William S. Duffett, Jr.		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	WESTERN DISTRICT OF PENNSYLVANIA		
Case number (if known)	18-24794		

☒ Check if this is an amended filing

Official Form 106D

Schedule D: Creditors Who Have Claims Secured by Property

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

1. Do any creditors have claims secured by your property?

- ☐ No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.
- ☒ Yes. Fill in all of the information below.

Part 1: List All Secured Claims

2. List all secured claims. If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. As much as possible, list the claims in alphabetical order according to the creditor's name.

	Column A Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion If any
2.1 Ally Financial <small>Creditor's Name</small> P.o. Box 380901 Bloomington, MN 55438 <small>Number, Street, City, State & Zip Code</small>	\$8,952.50	\$5,050.00	\$3,902.50
Describe the property that secures the claim: 2013 Nissan Maxima 100,000 miles Location: 410 Farmcrest Drive, Oakdale PA 15071 Value determined by KBB			
As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed			
Nature of lien. Check all that apply. <input type="checkbox"/> An agreement you made (such as mortgage or secured car loan) <input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien) <input type="checkbox"/> Judgment lien from a lawsuit <input checked="" type="checkbox"/> Other (including a right to offset)			
Who owes the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim relates to a community debt			
Automobile			
Opened 05/15 Last Active 9/18/18 Date debt was incurred			
Last 4 digits of account number 0475			

Debtor 1 **William S. Duffett, Jr.** Case number (if known) **18-24794**
 First Name Middle Name Last Name

2.2	Citizens One Home Loans Creditor's Name PO Box 42111 Providence, RI 02940-2111 Number, Street, City, State & Zip Code	Describe the property that secures the claim: <div style="border: 1px solid black; padding: 5px;"> 410 Farmcrest Drive Oakdale, PA 15071 Allegheny County Value determined by comparables in the area </div> As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Nature of lien. Check all that apply. <input type="checkbox"/> An agreement you made (such as mortgage or secured car loan) <input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien) <input type="checkbox"/> Judgment lien from a lawsuit <input checked="" type="checkbox"/> Other (including a right to offset)	\$45,977.02	\$173,800.00	\$0.00
Who owes the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim relates to a community debt					
Date debt was incurred _____ Last 4 digits of account number 6804					

2.3	Citizens One Home Loans Creditor's Name PO Box 42111 Providence, RI 02940-2111 Number, Street, City, State & Zip Code	Describe the property that secures the claim: <div style="border: 1px solid black; padding: 5px;"> 410 Farmcrest Drive Oakdale, PA 15071 Allegheny County Value determined by comparables in the area </div> As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Nature of lien. Check all that apply. <input type="checkbox"/> An agreement you made (such as mortgage or secured car loan) <input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien) <input type="checkbox"/> Judgment lien from a lawsuit <input checked="" type="checkbox"/> Other (including a right to offset)	\$113,357.09	\$173,800.00	\$0.00
Who owes the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim relates to a community debt					
Date debt was incurred _____ Last 4 digits of account number 3730					

Debtor 1 **William S. Duffett, Jr.**

Case number (if known)

18-24794

First Name

Middle Name

Last Name

2.4 North Fayette Township

Creditor's Name

**c/o Thomas Falcioni, Tax Collector
400 North Branch Road
Oakdale, PA 15071**

Number, Street, City, State & Zip Code

Describe the property that secures the claim:

**410 Farmcrest Drive Oakdale, PA
15071 Allegheny County
Value determined by comparables
in the area**

As of the date you file, the claim is: Check all that apply.

☐ Contingent

☐ Unliquidated

☐ Disputed

Nature of lien. Check all that apply.

☐ An agreement you made (such as mortgage or secured car loan)

☐ Statutory lien (such as tax lien, mechanic's lien)

☐ Judgment lien from a lawsuit

☒ Other (including a right to offset)

Property taxes

\$628.98

\$173,800.00

\$0.00

Who owes the debt? Check one.

☒ Debtor 1 only

☐ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☐ Check if this claim relates to a community debt

Date debt was incurred **2018**

Last 4 digits of account number **0M39**

2.5 PNC Bank

Creditor's Name

**Mortgage Servicing
Mailstop P5-PCLC-01-I
2730 Liberty Avenue
Pittsburgh, PA 15222**

Number, Street, City, State & Zip Code

Describe the property that secures the claim:

**311 Glendon Street Pittsburgh, PA
15205 Allegheny County
Joint with Timothy McCarthy. Value
based on 2011 purchase price.**

As of the date you file, the claim is: Check all that apply.

☐ Contingent

☐ Unliquidated

☐ Disputed

Nature of lien. Check all that apply.

☒ An agreement you made (such as mortgage or secured car loan)

☐ Statutory lien (such as tax lien, mechanic's lien)

☐ Judgment lien from a lawsuit

☐ Other (including a right to offset)

\$11,000.00

\$15,500.00

\$0.00

Who owes the debt? Check one.

☐ Debtor 1 only

☐ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☒ At least one of the debtors and another

☐ Check if this claim relates to a community debt

Date debt was incurred **2013**

Last 4 digits of account number

Debtor 1 **William S. Duffett, Jr.**

First Name Middle Name Last Name

Case number (if known)

18-24794

2.6

**Santander Consumer
USA**

Creditor's Name

**Po Box 961245
Ft Worth, TX 76161**

Number, Street, City, State & Zip Code

Describe the property that secures the claim:

**2013 Nissan Altima 90,000 miles
Location: 410 Farmcrest Drive,
Oakdale PA 15071
Value determined by KBB**

\$6,764.00

\$4,533.00

\$2,231.00

As of the date you file, the claim is: Check all that apply.

☐ Contingent

☐ Unliquidated

☐ Disputed

Nature of lien. Check all that apply.

☐ An agreement you made (such as mortgage or secured car loan)

☐ Statutory lien (such as tax lien, mechanic's lien)

☐ Judgment lien from a lawsuit

☒ Other (including a right to offset)

Automobile

Who owes the debt? Check one.

☒ Debtor 1 only

☐ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☐ Check if this claim relates to a community debt

**Opened
05/15 Last
Active**

Date debt was incurred **9/18/18**

Last 4 digits of account number **1000**

2.7

**West Allegheny School
District**

Creditor's Name

**c/o Thomas Falcioni, Tax
Collector
400 North Branch Road
Oakdale, PA 15071**

Number, Street, City, State & Zip Code

Describe the property that secures the claim:

**410 Farmcrest Drive Oakdale, PA
15071 Allegheny County
Value determined by comparables
in the area**

\$8,079.33

\$173,800.00

\$0.00

As of the date you file, the claim is: Check all that apply.

☐ Contingent

☐ Unliquidated

☐ Disputed

Nature of lien. Check all that apply.

☐ An agreement you made (such as mortgage or secured car loan)

☐ Statutory lien (such as tax lien, mechanic's lien)

☐ Judgment lien from a lawsuit

☒ Other (including a right to offset)

Property taxes

Who owes the debt? Check one.

☒ Debtor 1 only

☐ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☐ Check if this claim relates to a community debt

**2013,
2017-2018**

Date debt was incurred

Last 4 digits of account number **0M39**

Add the dollar value of your entries in Column A on this page. Write that number here:

\$194,758.92

If this is the last page of your form, add the dollar value totals from all pages.

Write that number here:

\$194,758.92

Part 2: List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

Debtor 1 **William S. Duffett, Jr.**

First Name

Middle Name

Last Name

Case number (if known)

18-24794

☐

Name, Number, Street, City, State & Zip Code

Ally Financial
Attn: Bankruptcy Dept
Po Box 380901
Bloomington, MN 55438

On which line in Part 1 did you enter the creditor? **2.1**

Last 4 digits of account number ____

☐

Name, Number, Street, City, State & Zip Code

Santander Consumer USA
Attn: Bankruptcy
Po Box 961245
Fort Worth, TX 76161

On which line in Part 1 did you enter the creditor? **2.6**

Last 4 digits of account number ____